

Exhibit B

"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE"

W15-1516

IN THE CIRCUIT COURT OF WILL COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

Ocwen Loan Servicing, LLC;

Plaintiff,

VS.

Yong Kwan Oh a/k/a Yong K. Oh; Taemy Oh a/k/a Tae S. Oh; Lakelands Townhome Homeowners Association; The Lakelands Community Homeowner's Association, Corp.; The Lakelands Townhouse Homeowner's Association, Corp.; Citizens Bank, National Association f/k/a RBS Citizens, N.A.; Unknown Heirs and Legatees of Yong Kwan Oh, if any; Unknown Heirs and Legatees of Taemy Oh, if any; Unknown Owners and Non Record Claimants;

Defendant(s).

Case No. 15 CH 02344

Judge Presiding

2016 APR 29 AM 9:48
CLERK CIRCUIT COURT
WILL COUNTY, ILLINOIS

FILED

AFFIDAVIT OF AMOUNTS DUE AND OWING

I, Jeanette Piccone, am a Contract Management Coordinator of Ocwen Loan Servicing, LLC (hereinafter referred to as "Ocwen"). I have personal knowledge of the facts stated herein and if called to testify as a witness, I would testify consistent with the facts stated herein. I am authorized to provide this Affidavit on behalf of Ocwen. Ocwen currently services a loan that originated on January 17, 2007 in the original amount of \$333,000.00 that was recorded with the Will County Recorder of Deeds on February 6, 2007 as document number R2007021340 and that is secured by the property commonly known as 23118 Lacroix Lane, Plainfield, IL 60544 (hereinafter the "Subject Loan"). In the ordinary course of my employment as a

Contract Management Coordinator, my responsibilities include reviewing and analyzing the business and loan records for loans that Ocwen services. I am familiar with Ocwen's books and records including records concerning loans Ocwen services. In the ordinary course of business, Ocwen maintains business records and a loan file for each loan that it services. I have access to said records as a function of my employment. I have reviewed and am familiar with the business records of the Subject Loan in connection with executing this affidavit. I have knowledge that the records kept with respect to any mortgage loan are comprised of entries made at or near the time of the event or occurrence by persons trained and authorized to make such entries.

Ocwen acquired the servicing rights for the Defendant's loan on 04/17/2013 from Homeward Residential Inc. At the time of this transfer, the Defendant's loan was \$322,501.60 in default for principal.

The amount due is based on my review of Ocwen's electronic records concerning the subject mortgage loan.

Ocwen uses "Real Servicing" to automatically record and track mortgage payments. This type of tracking and accounting program is recognized as standard in the industry. When a mortgage payment is received, the following procedure is used to process and apply the payment, and to create the records I reviewed:

- A. Authorized persons receive and credit periodic payments at or near the time of the receipt of the payment. The sources of the payments include personal checks, cashier's checks, and/or money orders; Automated Clearing House ("ACH") withdrawals from the Defendant's bank account; and/or telephonic payments.
- B. Ocwen utilizes its computer systems which are accessible and used by authorized persons to input and record account activity at or near the event or occurrence. The computer system automatically dates the entries when made. It is servicer's regular practice to make such records.
- C. The record identifies the transaction type. If the record relates to the application of a payment or disbursement it will itemize the amounts applied. The computer system will then automatically calculate running account totals in order that all account balances can be accurately reproduced.

The records that I reviewed are made in the regular course of Ocwen's business. In the case at bar, the entries reflecting the Defendant's payments were made in accordance with the procedure detailed above, and these entries were made at or near the time that the payment was received. "Real Servicing" accurately records mortgage payments when properly operated. Based on the foregoing, in the case at bar, "Real Servicing" was properly operated to accurately record the Defendant's mortgage payments.

Based on the foregoing, Yong K. Oh, Taemy Oh, failed to pay amounts due under the Note, and the amount due and owing as of February 8, 2016 is:

Principal Balance:	\$300,171.19
Interest from 07/01/2015 to: 02/08/2016 (2.62500% at the time of default and at a rate of \$21.887483 per day)	\$4,778.74
Pre-acceleration Late Charges:	N/A
Deferred Principal Balance:	\$0.00
Escrow Balance/Advance:	\$(3,520.27)
Taxes	\$15,412.22
Insurance	\$0.00
Escrow Payments/Credits	\$(18,932.49)
Prior Servicer Escrow Balance (if applicable):	N/A
Property Inspections:	\$229.50
Property Valuation Fee/BPO:	\$0.00
Prior Servicer Fee:	\$0.00
Property Preservation/Maintenance Fee:	\$0.00
Collection Costs:	\$0.00
Title Report Fee:	\$0.00

Less: Suspense Balance \$1,088.07

GRAND TOTAL as of February 8, 2016: \$300,571.09

AFFIANT STATES NOTHING MORE.

Affiant Signature: *Jeanette Piccone*
Print Name: Jeanette Piccone
Title: Contract Management Coordinator
Ocwen Loan Servicing, LLC

2-8-16

STATE/COMMONWEALTH OF Pennsylvania
COUNTY OF Montgomery

On this, the 8 day of February of 2016, before me, the undersigned Notary Public, personally appeared Jeanette Piccone (personally known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that they executed the foregoing instrument for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Lisa Howlin Thomas
Notary Public Lisa Howlin Thomas
State of Pennsylvania
My Commission Expires: May 8, 2016

NOTARIAL SEAL
LISA HOWLIN THOMAS, NOTARY-PUBLIC
CHELTENHAM TWP., MONTGOMERY COUNTY
MY COMMISSION EXPIRES MAY 8, 2016

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